

Card Brand Fees

Visa	Statement Descriptor	Rate	Fee Definition
Visa US Acquirer Service Fee (Assessments)	Dues & Assessments	0.13%	The Visa US Acquirer Service Fee will be assessed to all Visa sale transactions.
Visa International Service Fee	ACQ ISA Fee	0.40%	The Visa International Service Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued.
Visa International Acquirer Fee	International Acquirer Fee	0.45%	The International Acquirer Fee applies under the same circumstances as the International Service Assessment Fee
Visa Authorization Processing Fee (APF) - Variable Credit	ACQR Processor Fees	\$0.0195	The Visa Authorization Processing Fee applies to all Visa-branded credit authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals.
Visa Authorization Processing Fee (APF) - Variable Debit	NAPF Debit/PP	\$0.0155	The Visa Authorization Processing Fee applies to all Visa-branded Non-PIN Debit (DB) and Prepaid (PP) authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or Non-PIN Debit and Prepaid authorization reversals.
Visa Misuse of Authorization	Misuse of Auth	\$0.045	The Visa Misuse of Authorization Fee will be assessed to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel and Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, you must electronically reverse the authorization within 24 hours for all card present transactions and 7 calendar days for all card not present transactions. The Visa Misuse of Authorization Fee will be billed in the month after it is incurred.
Visa Zero Floor Limit	Zero Floor Limit	\$0.10	The Visa Zero Floor Limit Fee will be assessed on settled transactions that cannot be matched to previously approved or partially-approved electronic authorizations.
Visa Debit Integrity Fee	Tran Integrity Fee	\$0.10	The Visa Debit Integrity Fee will apply to Regulated and Non-regulated (Non-PIN) Debit and Prepaid card transactions that do not request Custom Payment Service (CPS) participation or fail CPS qualification. This fee will apply to US merchants accepting US issued cards.
Fixed Acquirer Network Fee (FANF)	Fixed Network CP Fee	Varies	Customer Present: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred. Please see details in the attached FANF fee billing table.
Fixed Acquirer Network Fee (FANF)	Fixed Network CNP Fee	Varies	Customer Not Present/Merchant Aggregators/Fast Food Restaurants: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred. Please see details in the attached FANF fee billing table.
Visa Automated Fuel Dispenser (ADF) Partial Auth Non Participant Fee	ADF Partial Auth Non Fee	\$0.01	The ADF Partial Authorization Non Participant Fee will be charged on any Visa transactions for any ADF merchant that does not participate in partial authorizations.
Visa Kilobyte Access	Visa Kilobyte Fee	\$0.0025	The Kilobyte Fee is assessed on each authorization transaction submitted to Visa's network for settlement.

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MasterCard	Statement Descriptor	Rate	Fee Definition
MasterCard Acquirer Brand Volume (Assessments)	Dues & Assessments	0.125%	MasterCard Assessment Fee will be assessed to all MasterCard sale transactions. This fee is comprised of the MasterCard Acquirer Brand Volume Fee of 0.12% and the MasterCard Annual Acquirer License Fee of 0.005%.
MasterCard Acquirer Brand Volume for transactions \$1000 USD or greater (Assessments)	MC Due/Asmt >= 1000	0.01%	MC Assessment Tran Amt >=\$1K fee will be assessed to all MasterCard Consumer Credit and Commercial sales transactions greater than or equal to \$1000 USD.
MasterCard US Cross Border USD	Cross Border Domestic	0.40%	The MasterCard Cross Border USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was settled in USD.
MasterCard US Cross Border non-USD	Cross Border Foreign	0.80%	The MasterCard Cross Border non-USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was not settled in USD.
MasterCard Network Access Brand Usage (NABU)	NABU fees	\$ 0.0195	The MasterCard Network Access Brand Usage Fee will be assessed on each authorization record from US merchants for US cardholders. Collection Only and Return/Credit transactions do not have authorization records, therefore this fee will not apply to such transactions. Effective June 30, 2013, MasterCard will increase the Network Access Brand Usage Fee from \$0.0185 to \$0.0195.
Acquirer Program Support Fee	ACQ Support Fee	0.85%	The Acquirer Program Support Fee applies under the same circumstances as the Cross-Border Assessment Fee (Domestic) noted above (Increased to 0.85% from 0.55% on April 1, 2013)
MasterCard AVS Acquirer Access Fee Card Not Present (CNP)	MC AVS CNP	\$0.0075	MasterCard assesses this fee when the AVS system is accessed at the time of the CNP transaction authorization.
MasterCard AVS Acquirer Access Fee Card Present (CP)	MC AVS CP	\$0.0050	MasterCard assesses this fee when the AVS system is accessed at the time of the CP transaction authorization.
MasterCard Card Validation Code Fee	MC CVC2 Fee	\$0.0025	The Card Validation Code fee will be assessed on transactions acquired in the US with the CVC2 code included in the authorization.
MasterCard Kilobyte Access Fee	MC Kilobyte Fee	\$0.0035	This fee is charged on each authorization transaction submitted for settlement.
MasterCard Account Status Inquiry Service Fee – Intraregional	MC Acct Status Inq Svc Intrareg	\$0.025	The MasterCard Account Status Inquiry Service Fee - Intraregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
MasterCard Account Status Inquiry Service Fee - Interregional	MC Acct Status Inq Svc Interreg	\$0.03	The MasterCard Account Status Inquiry Service Fee - Interregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.

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MasterCard Processing Integrity Fee	MC Processing Integrity Fee	\$0.055	The MasterCard Processing Integrity Fee will apply to authorizations that are not cleared or reversed (full or partial) within MasterCard time frames. MasterCard will assess the fee on authorizations not matched to a subsequent clearing record within 120 days of the original authorization. Reversals must occur within 24 hours in a card present environment, 72 hours in a card not present environment or 20 days in a Travel & Entertainment (T&E) environment. T&E Merchants include Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3441, 7512) and Cruise Lines (MCC 4411). T&E Merchants were previously exempt from the MasterCard reversal and clearing mandate but will be included effective October 18, 2013.
Digital Enablement Fee	Digital Enablement Fee	0.01%	Effective January 2015, MasterCard will begin charging a Digital Enablement Fee. This fee will be assessed on MasterCard card-not-present sales volume involving signature debit, consumer credit and commercial credit transactions.

Discover	Statement Descriptor	Rate	Fee Definition
Discover Assessments	Discover Dues & Assessment	0.105%	The Discover Assessment Fee will be assessed to all Discover Network Card sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0185	The Discover Data Usage Fee will be assessed to all Discover Network Card sales transactions.
Discover International Service Fee	Discover Intl Service Fee	0.55%	The Discover International Service Fee is assessed on the amount of Card Sales (excluding Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is not applicable to Card Sales with JCB and China Unionpay Cards.

Pin Debit	Statement Descriptor	Rate	Fee Definition
Star Debit network	Annual fee	\$8.00	The Star Debit network has implemented a \$8.00 annual merchant participation fee.
Jeanie Debit network	Annual fee	\$8.00	The Jeanie Debit network has implemented a \$8.00 annual merchant participation fee.
Pulse Debit network	Annual fee	\$11.00	The Pulse Debit network has implemented a \$11.00 annual merchant participation fee.

Network Fee Billing Tables for Visa Transactions

Table 1A: High Volume MCC Merchants – Card Present (Applies to Table 1A MCCs)
The monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per Location per Merchant
3/5	3/5	&4Q 2
6/8	6/32	&6Q2
9/:	33/72	&7Q2
:	73/322	& Q2
32	323/372	&34Q2
33	373/422	&8: Q2
34	423/472	&47Q2
35	473/722	&57Q2
36	723/3.222	&67Q2
37	3.223/3.722	&77Q2
38	3.723/4.222	&87Q2
39	4.223/6.222	&97Q2
3:	@6.222	& 7Q2 *ecr 'qh'6.223'b cz'dkncdng'iqecvqpu+

Table 1B: All Other MCC Merchants – Card Present (MCC 5814 Excluded)
The monthly Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per Location per Merchant
3/5	3/5	&4Q2
6/8	6/32	&4Q 2
9/:	33/72	&6Q2
:	73/322	&8Q2
32	323/372	& Q2
33	373/422	&32Q2
34	423/472	&36Q2
35	473/722	&46Q2
36	723/3.222	&54Q2
37	3.223/3.722	&62Q2
38	3.723/4.222	&72Q2
39	4.223/6.222	&82Q2
3:	@6.222	&87Q2 *ecr 'qh'6.223'b cz'dkncdng'iqecvqpu+

Table 1A: High Volume MCC Merchants – Card Present¹

MCC	MCC Descriptor
5222/54;; '6733	Cktrkpgu
5522/56;; '9734	Cwq'Tgpcn
5722/5;;: '9233	Nqf i kpi
6633	Ugco uj kr lEtwkng'Npgu
6: 4;	Y kg'Vtcpuht'O qpg' 'Qtf gt
7422	J qo g'Uwr r n' 'Y ctgj qwug'Uqgtgu
7522	Y j qngucng'Enwdu
752:	F wq' 'Hgg'Uqgtgu
7532	F kueqwpv'Uqgtgu
7533	F gr ctwo gpv'Uqgtgu
7633	I tqegt { 'Uqgtgu'cpf 'Uwr gto ctngw
7733	Ect'cpf 'VtwniF gcntu'P gy 'TWguf
7754	Cwqo qkxg'Vktg'Uqgtgu
7763	Ugtxleg'Ucvkqpu
7764	Cwqo cvgf 'HvgnF kur gpugt
7873	Hco kq' 'Emyj kpi 'Uqgtgu
7877	Ur qtw' 'Ttkf kpi 'Crr r ctgn'Uqgtgu
7934	Hwtpkwtg' 'T'Gs vkr o gpv'Uqgtgu
7954	Gngextqple'Uqgtgu
7: 34	F twi uqgtgu'cpf 'Rj cto celgu
7: 65	Ucvkqpct { 'Uqgtgu
9234	Vlo guj ctgu
9: 54	O qvqp'Rlewng'Vj gcvgtu
³ OEE'b wuv'j cxg'72' "qt'o qtg'lp'b qpj n' 'ectf' r'tgugpv'xqno g0	

Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant Aggregators
The Network Fee Billing amount is based on monthly gross sales volume actively accepting Visa transactions per Taxpayer ID, per Month.

Tier	Monthly Gross Sales Volume	Fee per Month
3"	> &72	&4Q2"
4"	&72" &8: ; "	&4Q 2"
5"	&422" &: ; "	&7Q2"
6"	&3.222" &5: ; ; "	&9Q2
7"	&6.222" &9: ; ; ; "	& Q2"
8"	& .222" &5: ; ; ; "	&37Q2
9"	&62.222" &8: ; ; ; ; "	&67Q2
: "	&422.222" &9: ; ; ; ; "	&84Q2
; "	& 22.222" &8: ; ; ; ; ; "	&572Q2"
32"	&4.222.222" &5: ; ; ; ; ; "	&922Q2"
33"	&6.222.222" &9: ; ; ; ; ; "	&8.722Q2"
34"	& .222.222" &8: ; ; ; ; ; "	&5.722Q2"
35"	&42.222.222" &5: ; ; ; ; ; ; "	&9.222Q2"
36"	&62.222.222" &9: ; ; ; ; ; ; "	&87.222Q2"
37"	& 2.222.222" &5: ; ; ; ; ; ; ; "	&52.222Q2"
38"	x"&622.222.222"	&62.222Q2"